

THURS

SUBMISSION

by

LOBLAW GROCETERIAS CO., LIMITED

to

THE ROYAL COMMISSION

on

PRICE SPREADS OF FOOD PRODUCTS

.

NOVEMBER, 1958



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Chairman of the Board

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ROYAL COMMISSION ON PRICE SPREADS

From: House of Commons Debates, Official Report,
December 10, 1957, Appendix:

ORDER IN COUNCIL APPOINTING ROYAL COMMISSION ON PRICE SPREADS

P.C. 1957-1632

Certified to be a true copy of a minute of a meeting of the committee of the privy council, approved by His Excellency the Governor General on the 10th December, 1957.

The committee of the privy council, on the recommendation of the Right Honourable John George Diefenbaker, the Prime Minister, advise that:

Dr. Andrew Stewart, Edmonton, Alberta; Mrs. Dorothy Walton, Toronto, Ontario; Mr. Howard MacKichan, Halifax, Nova Scotia; Mr. Romeo Martin, Montreal, Quebec; Dr. W. M. Drummond, Guelph, Ontario; Mr. Cleve Kidd, Toronto, Ontario, and Mr. Bernard Couvrette, Montreal, Quebec, be appointed commissioners under part I of the Inquiries Act, to:

(a) inquire into the extent and the causes of the spread between the prices received by producers of food products of agricultural and fisheries origin and the prices paid by consumers therefor;

(b) determine whether or not such price spreads in general or in particular cases are fair and reasonable, or are excessive, in relation to the services rendered;

(c) make such recommendations as they deem appropriate if any such price spreads are found to be excessive; and

(d) examine the adequacy of price information currently available.

The committee further advise:

1. That the commissioners be authorized to exercise all the powers set out in section 11 of the Inquiries Act;

2. That in the exercise of their powers to employ counsel, experts and assistants under section 11 of the Inquiries Act, the commissioners may authorize remuneration to such persons and reimbursement for their expenses within such limits and on such conditions as the treasury board may determine from time to time;

3. That the commissioners adopt such procedure and methods as they may from time to time deem expedient for the proper conduct of the inquiry and sit at such times and at such places in Canada as they may decide from time to time;

4. That the commissioners be assisted to the fullest extent by government departments and agencies;

5. That the commissioners report to the governor in council;

6. That Dr. Andrew Stewart be chairman of the commission.

R. B. BRYCE,

Clerk of the privy council.

SUMMARY OF SUBMISSION

1948-1958

FACTORS TENDING TO REDUCE COSTS

Large stores and more sales per square foot of space.

Labor-saving devices. Newest equipment in transportation, warehousing, accounting, distribution, and retail selling.

Elimination of administrative waste.

Elimination of obsolete methods.

FACTORS TENDING TO RAISE COSTS

Railway freight rates up 120 per cent, with a further 19 per cent applied for.

Trucking costs commensurate with increases in railway freight rates.

Wages doubled. (See appendix for exact figures in five typical occupations.)

Additional fringe benefits.

Municipal taxes

Gasoline taxes.

Night Shopping

Change in family living — housewives buying more “ready-to-serve” foods.

Parking lots

LOBLAW GROCETERIAS CO., LIMITED

TORONTO, ONTARIO

November 12, 1958

TO THE ROYAL COMMISSION ON PRICE SPREADS OF FOOD PRODUCTS:

The Loblaw Company was born from the need of thoughtful and forward-looking food merchants for methods that would lower the cost of doing business.

Mr. J. Milton Cork (who died in 1957) was a grocer on College Street west of Bathurst Street in Toronto. He was experienced and successful by the standards of the individual merchant in the early 1920's. He took telephone orders, made deliveries, and allowed credit. He bought his supplies through wholesale merchants.

Mr. T. P. Loblaw, who as a boy had been an employee in the Cork store, brought to Mr. Cork's attention a report of an attempt to operate a self-service cash-and-carry store in Rochester, New York. Mr. Cork visited this store, made some observations and decided that with modifications it was a practicable venture for Toronto. But as he was operating a successful store in the old method, he and Mr. Loblaw decided to try the new system in a building they succeeded in renting on Dundas Street West in the vicinity of Keele. The fixtures were crude and cheap, the store was stocked with staple fast-selling goods, bought through wholesalers, and each item carefully price-marked at as low a spread between wholesale and retail prices as possible. (Mr. Loblaw died in 1933.)

The whole test was whether the cost of telephone orders, credit, delivery and individual service could be eliminated and the store build a sufficient volume to make it profitable on an extremely small net between cost and selling prices.

To the merchant the cost of giving credit was one or two per cent. In some stores and districts delivery cost was as high as ten per cent of selling prices. The cost of clerks and the receiving and recording of telephone orders was a less definite figure. Nevertheless it was relatively substantial.

Elimination of these costs would benefit the consumer and still leave a net profit to the merchant. Store Number 1 was a success. A new company was formed and the second store was one acquired from the late C. B. Shields in Parkdale. The self-serve principle was firmly established in the minds of Messrs. Cork and Loblaw. Their pioneering work in this field has been followed by all other chains. If this method of merchandising had not been established throughout Canada, and indeed throughout the North American continent, the spread between farmers' prices and consumer prices might be much greater than it is.

In 1919, a few years before the Loblaw Groceterias Co. was formed, a special

*Seek
To Reduce
Costs*

committee of Parliament held an investigation into the cost of living in Canada, which in those days, just after the first world war, was regarded as being too high. The prices of commodities in general at that time might seem low, if compared with prices prevailing today, but it must be remembered that the 1919 dollar was worth considerably more in purchasing power than the dollar of 1958.

Some paragraphs of the 1919 committee's report may be quoted here as pertinent to the present inquiry. These are:

"1. That so far as your Committee are able to discern, no material reduction in the cost of such commodities as above indicated can be expected, except by increasing the volume at a lower cost of production or by lowering the cost of distribution (Committee Report, page 8).

"9. The expensive and frequent deliveries at present called for add very materially to the cost of the goods. Whether this can be eliminated or not is a matter that can only be settled by the consuming public. (Committee Report, page 9).

"24. The Committee desire to point out that some of the responsibility for higher living costs, in their opinion, rests upon the consumer's wasteful buying, as for example, in the case of meats. The ordering of household supplies by telephone where the usual habit is to order the best may be mentioned as another case; and this has a distinct relation to the third, namely delivery costs. These are no doubt run up by an indiscriminate use of the telephone in making several orders to the retailer in the course of a day. During the period of high wages which attended the increase in prices the public has been demanding a high class of goods of all descriptions, which is a matter entirely within the control of consumers. Lack of diligence in buying is also a factor in increasing living costs." (Committee Report, page 12).

It will be noted that some of the faults upon which the committee put its finger plainly suggested a chance for alert merchants to cut the cost of living, thereby benefiting the consumer through lowered living costs and themselves through attracting a larger volume of business. It was obvious that the cost of telephone orders, credit and deliveries added to the prices of goods. If these unnecessary costs could be eliminated, the saving would be worthwhile from both consumer's and retailer's points of view. But it was equally obvious that the new cash-and-carry system depended for its success on the willingness of consumers to change their buying habits. It is a matter of record that they did change their buying habits quickly when they realized the substantial savings they could make under the new system.

In the days when Messrs. Cork and Loblaw were pioneering self-service, the impelling motive was to find a way which would offset the advantages department stores then had in the distribution of foodstuffs. For not only did depart-

*New
Methods
Save*

ment stores make deliveries in cities where they operated, but their mail-order houses were delivering groceries by railway to communities far from their warehouses.

Prior to the establishment of chain food stores, the usual wholesale routine was that any goods sold direct to retailers by manufacturers or processors were not acceptable to wholesalers. Thus manufacturers and processors had the choice of using the wholesale organization or the expense of setting up their own distributive system.

In the 1919 investigation into the cost of living it was discovered that one of the major factors in the retail prices of foodstuffs was the cost of wholesaling. The average cost of handling goods by the wholesalers of that day was about 12 per cent of their turnover. (Committee Report, page 436). The wholesalers could defend this percentage as legitimate. They had travellers on the road selling to a multitude of small customers. They had to keep large stocks of goods in their warehouses. They had to give quick service to their customers, although the individual orders might be small. They extended credit and incurred bad debts besides having customers who were slow in paying.

*Wholesaling
Costs High*

Reform of the old system of wholesaling was inevitable once it became clear how wasteful it was. By assuming a large part of the necessary functions of the wholesaler, such as warehousing and distribution to the stores, the Loblaw organization was able to make immediate savings in the costs of food and share these savings with its customers. At the same time it eliminated other wholesaling costs, such as credit, bad and doubtful debts, costs and commissions of travellers.

Besides giving credit to retailers, wholesalers on occasion were speculators in commodities. (Committee Report, pages 416 and 417). They also had credit at the banks.

When the Loblaw Company became large enough, it established its own warehouses where all of the real essentials of wholesale distribution were carried out. These essentials were the gathering together of goods in quantity and the breaking up of the amounts in quantities small enough for individual stores. No bank credit was involved and it is contrary to Loblaw policy to be a speculator in foodstuffs.

There are occasions, however, when the Loblaw Company provides credit for processors and manufacturers in Ontario and elsewhere in Canada in advance of a crop season. This is to the common advantage of both the buyer and the manufacturer because it assists in financing and assures Loblaws of adequate supplies of the new crops. It also helps the processor in his pre-season contracting with primary growers.

In the early days of chain food stores many manufacturers and processors were reluctant to sell directly to the chains in the mistaken belief that the chain store system was a passing fancy or that avoiding wholesalers as they were set

up in those days would ultimately react to the detriment of the processor or manufacturer. Today all, or practically all, of the thousands of items in the Loblaw inventory are bought direct. Practically all of these goods go through the central warehouse in Toronto and are distributed to the various stores between Cornwall, Ottawa and Windsor and to the north. It is a fact, of course, that every system, no matter how carefully designed, is subject to exceptions. The exceptions in the case of Loblaw apply mainly to local perishable farm products which are bought and delivered directly to stores in certain neighborhoods.

(In the last three years the company has been expanding in western Canada and now operates five stores in that region. The company also owns controlling interests in Loblaws Inc., operating in western New York, and in the National Tea Company with head office in Chicago).

The pioneers of the chain food stores brought about a real reform and economy in wholesale distribution. Corroboration of this already has reached the Royal Commission in the evidence of Mr. R. H. Bainard of National Grocers Limited who testified at your Toronto hearings on September 17th about the manner in which that company, probably the largest wholesale food dealers in Canada, conduct their business. It is evident that their success over the years since the advent of the corporate chain store has been due to the adaptation of a system which eliminates in large part the former expense of distribution to independent merchants as individuals or in voluntary chains. The prices which the individual merchant pays the wholesaler evidently vary according to the degree of service the individual merchant needs or demands. In wholesale warehouses today there are even cash-and-carry operations for the individual retailer. He thus eliminates the expense of credit and the expense of accounting, in large part, by shopping for himself.

Loblaws also were pioneers in the large-volume store.

One important fact in the effort to keep down costs of distribution is the growth in the size of stores. Sales per square foot of floor space have grown more proportionately than the size of the store. Twenty-five years ago the older type of service store probably did a volume of \$50,000. At that time a Loblaw store would be doing about five times the amount of business although it would not have five times as many square feet of selling area. No one has given a satisfactory definition of the word supermarket, but it is generally taken to mean a retail store of very large size and large volume of business. The volume might run to \$1,000,000 per year and there are instances where sales in certain individual stores have run to \$5,000,000 or even more in some parts of this continent.

The increase in volume has been a part of the eternal search by merchants for means of reducing the cost per dollar of sales.

The modern chain store, including its wholesale or warehousing operations, has adapted every conceivable device for the low-cost handling of goods. These

*Large-
Volume
Stores*

devices range from punch-card systems for inventory control and accounting to overhead trolleys and other mechanical handling apparatus which facilitate and speed the work and reduce to a minimum the amount of handwork that must be done. In spite of all this the percentage of costs to dollars of sales tends to rise. The Royal Commission has had previous testimony on this line. It was pointed out that local municipal taxes are much higher than they were ten years ago, as is also the gasoline and diesel tax. The tax on motor fuel is an important item of cost in wholesale distribution because only with motor vehicles capable of carrying good size cargoes can the retail stores throughout the province be serviced. The Ontario tax on gasoline is now 13 cents a gallon, increased from 11 cents in 1957, and 18½ cents on diesel motor fuel.

The increase in real estate taxes has been of major importance over the last ten years. Here are three examples:

The company's main warehouse at Fleet and Bathurst Street, Toronto, was taxed at \$38,681 in 1948. The same building, without any additions to it, was taxed for \$84,934 in 1958.

Two retail locations will illustrate the rise in other municipal taxation. 688 Dundas Street, London, was taxed at \$1,442 in 1948. The same property was taxed at \$2,728 in 1958.

The store at 1630 Danforth Ave., Toronto, was taxed at \$3,475 in 1948 and \$7,913 in 1958.

It also should be noted that the larger food stores are assessed for business tax purposes at 50 per cent of the realty tax or realty assessment. This has come largely in the last ten years. Under the Ontario Assessment Act, retail establishments in all the large centres are assessed at 25 per cent of the retail assessment unless they are department stores or stores dealing in more than five lines of trade. The courts have decided that supermarkets deal in more than five lines of trade with the consequence that the business assessment and the business tax have doubled.

*Business
Taxes Much
Higher*

Chain store warehouses, as with all other warehouses in the province of Ontario, are assessed for business purposes at 75 per cent of the realty assessment. In the case of a large supermarket, therefore, the taxable assessment is 150 per cent of the realty assessment and in the case of warehouses it is 175 per cent.

Wages also have risen substantially. In a previous public inquiry into food distribution, it was shown that a self-service store had a labor cost of a little more than two cents per dollar of sales whereas a service store of the old fashioned type then generally prevailing had a labor cost of seven or eight cents per dollar of sales. Wage costs per dollar of sales have again reached seven or more per cent. The increased rate of wages in the service industries, including retailing, is responsible for this in part. Other costs which are included in the wage costs

are various fringe benefits, which have been granted voluntarily by the company or are included in labor agreements or have become in the last decade or so mandatory payments. These include pension costs, hospitalization costs, sick leave, unemployment insurance and workmen's compensation.

Transportation wages: Since 1948 wages of truck drivers employed by Loblaws have risen 75 per cent. There are currently negotiations for a further increase. In the last ten years there also have been increases in fringe benefits including rest periods, pensions, statutory holidays, garments supplied, group insurance, sick leave with pay, overtime premiums, increase in vacation pay, etc. These in 1958 are costing the company over 33 cents per hour so that the cost per hour worked to the employer is approximately 111 per cent higher than it was in 1948.

Another factor has been the reduction in hours of work.

Freight rates: Since April 8th, 1948, there have been no less than ten increases in freight rates. The cumulative increase has been 120 per cent of the rates applying on April 7th, 1948. These increases were 21 per cent, 8 per cent, 16 per cent, 20 per cent, 12 per cent, 17 per cent, 9 per cent, 7 per cent, 7 per cent, and 11 per cent. In addition there is pending a further application for a 19 per cent increase which, if granted, would make a cumulative increase over the rates prevailing prior to April 8th, 1948, of 143 per cent.

*Freight
Rates
More than
Double*

It may be noted that the Loblaw Company is not a user of railways in its distribution to any extent, but there still is an appreciable intake of railway freight of farm-grown products. One item to which this applies is butter, much of which reaches Ontario from the western provinces. Potatoes from New Brunswick and Prince Edward Island are another item. Other substantial incoming freight shipments are poultry, beef and British Columbia fruit.

In addition to the direct increase in railway freight costs there is a reflected increase in costs of other kinds of transportation. In every field of activity transportation costs have risen with the result that primary producers are certain to get a smaller percentage of the consumer's dollar no matter how efficient and careful is the distribution system.

There has been some comment before the Royal Commission about the fact that chain food stores and undoubtedly all retailers employ a considerable number of part-time help. This, it is submitted, is a social advantage as well as a factor in the merchants' effort to keep down costs.

Practically all of the people who are employed part time in retail stores are people who would not be available for full-time work. These include schoolboys and schoolgirls, married women who wish or need to supplement the household income, and others who for family or personal reasons find it impossible to devote a full work-week to business

From the merchant's point of view this often enables a store to keep in operation beyond the normal work week of the full-time employee. Many of the part-time employees have been in fact full-time employees in the past. This applies generally to women who left the employ of the company on getting married and who in later years found it feasible and desirable to work.

The retail business in general and the chain food store have afforded opportunities to boys and young men to advance in the business world. There are very few men in Canada who did not at one time or another work in a retail establishment. This early business experience, often as Saturday boys in Loblaw stores, including training and discipline, has been the foundation for many a successful career. Nearly all the chief operating officers and executives of the Loblaw Company have had no other employer. This is true also of the chain branch managers, meat managers, grocery managers and produce managers.

Many men who have gone into other careers and professions were employed in retail establishments part time out of school hours and in summer vacations. Many of these people can be found who would willingly testify to the value of this early experience.

*Food
Advertising
Promotes
Consumption*

The development of the chain food store has increased very substantially the amount of advertising appearing in the daily and weekly newspapers. Prior to the advent of the chain food store food advertising was rare. It was intermittent and probably in no great volume. The Loblaw Company today advertises in every centre in which it operates. And the consumer, usually the housewife, is able to learn not only the prices but the kinds of products being offered seasonally. (See supplement.)

In connection with advertising it may be mentioned that the growth of the Loblaw chain has never put price first. Prices compare favorably, and must compare favorably, with prices of competitors but the first emphasis is on quality.

The well conducted chain food store also is invariably concerned with cleanliness. In at least one other brief coming before your Commission there was emphasis on not only the cleanliness of the stores but the cleanliness of the goods packed and prepared under modern conditions.

In the field of packaging of farm products, it is suggested that while the packaging is somewhat costly, the additional appeal of clean and attractive packaging enhances sales. Spinach, for instance, is so thoroughly cleaned nowadays that younger people may not remember when sand and grit were frequently cooked with the spinach. Celery, carrots, onions and lettuce are all homegrown items attractively packaged and thus find readier markets.

In the earlier days of the chain food store there was a considerable amount of pre-packaging done right in the store. Girls were employed in non-rush hours

putting up sugar in two-pound and larger packages and wrapping in brown paper or bags other commodities such as oatmeal ready for the customer.

This custom has all but disappeared. The question that is probably concerning this Royal Commission is whether or not the newer style of packaging, including cartons and colored labels, is more costly to the consumer than the old system. The Loblaw Company is of the opinion that the old system, having regard to today's wage costs, would be more costly than the present system in spite of the apparent expense of cartons with lithographed announcements and labels. Virtually all packaging nowadays is done by machinery as a part of processing and manufacture.

Almost from the beginning of its existence the Loblaw Company has dealt directly with growers of many kinds of products produced on the farm. There are today more than 4,000 regular shippers of eggs to the company's warehouses.

*Primary
Producers
Helped*

The company endeavors to assist the grower in marketing products which might not otherwise reach the consumer. An instance of almost annual occurrence is in the production of Grade A Eggs "Small". These are put on the market as top-quality eggs but their size precludes their obtaining the highest price. In 1958 many hundreds of housewives obtained two dozen Grade A "Small" eggs at about the price of one dozen Grade A "Large". Getting these small eggs off the market as quickly as possible was beneficial to the egg market as a whole and gave the producer an immediate return on a type of egg difficult to sell.

Attention is directed to copy of letter to egg producers and also to the fact that a very recent production of the Department of Poultry Husbandry (O.A.C., Guelph) entitled "Your Contribution to Egg Quality" is being distributed by the company to 2,000 producers.

In the current season turkeys are being handled by the chain stores and other distributors at almost no markup.

This memorandum has emphasized the effort through the years to reduce the cost of doing business. This is not to be considered as meaning that a reduction in cost did not benefit the consumer. The striving toward lower costs may have as its underlying impelling motive a human desire to increase profit, but inevitably and invariably a reduction in costs enables the retailer more successfully to compete. There is no copyright on methods of cost reduction and probably a secret in that department of business is not kept for more than a day or a week. The competing merchant must get his costs low also or he will have to sell at a loss. Long-continued selling at a loss is impossible.

It should not be forgotten that the tax structure of the Dominion Government is a large factor in the price spread between farmer and consumer.

Every successful business at present is subject to a federal corporation tax of 47 per cent, plus in Ontario a provincial corporation tax of seven per cent or a combined rate of 49 per cent.

There are, of course, all sorts of other taxes that bear directly on the price of the goods. The federal manufacturers' sales tax applies to many or most processed food items, although raw food is exempt from such tax. Exact calculation of the amount of the sales tax affecting foods is not easy to arrive at because these taxes are in the price charged by the manufacturers. The federal sales tax was increased from 8 per cent to 10 per cent in 1951, the extra 2 per cent going to the old-age pension fund.

The Loblaw Company through the years has endeavored to get and keep the best of relationships with its suppliers, particularly suppliers of perishable goods. The Loblaw Company has for many years maintained a system of collection of eggs for instance which assures not only freshness but highest quality of high standard. The same is true of growers of vegetables and fresh fruits.

Freshness is one of the most important factors in the handling of farm and dairy products. Butter is an item that is code-dated and any that is not sold after a certain time in the retail stores is returned to the warehouse for disposal.

The matter was dealt with in another brief, but it should be emphasized that a great advantage to the producer is the quick and efficient handling of Ontario farm products. The most recent notable example of this, to the advantage of the producer, was in the 1958 crop of Niagara peaches. These came on the market in great volume. And the chains were the principal agencies through which this fine Ontario product reached the consumer at very small markup over the price paid the producer. (See supplementary comment.)

*Only
Sound
Businesses
Survive*

An important factor in chain store efficiency is the elimination of middlemen and their costs wherever possible. This is not to say that in some instances and in important segments of the trade middlemen, more properly known as food brokers, are not essential, performing a useful purpose. This applies particularly to imported foodstuffs. Their existence has little bearing on the present inquiry since presumably the Royal Commission is not concerned with returns to growers in other countries.

This memorandum is based on the experience of the Loblaw Company over its 37 years of existence. The success of the company is due to the solid foundations established a generation ago. But there is no claim that the Loblaw Company has a monopoly of sound merchandising methods. Generally speaking, the retail food industry, whether it is a chain store, a voluntary chain or an individual store, is well operated. If it were not so, neither chains nor voluntary chains nor individuals would have survived.

RAILWAY FREIGHT RATE INCREASES

January 1, 1948, set as 100 for commencement of 1948-1958 period.

DATE	TARIFF	PERCENTAGE OF INCREASE	CALCULATION OF INCREASE	CUMULATIVE OVERALL INCREASE
April 8/48.	CFA-71	21	21% of 100	21%
Oct. 11/49.	CFA-72 (In addition to CFA-71)	8	16% of 121	31%
Mar. 23/50.	CFA-72A (Replacing CFA 72)	16	8% of 121	40%
July 16/50.	CFA-72B (Replacing CFA 72A)	20	20% of 121	45%
July 26/51.	CFA-74 (In addition to 71 & 72B)	12	12% of 145	62%
Feb. 11/52.	CFA-74A (Replacing CFA 74)	17	17% of 145	70%
Jan. 1/53.	CFA-74B (Replacing CFA 74A)	9	9% of 170	85%
Mar. 16/53.	CFA-74C (Replacing CFA 74B)	7	7% of 185	98%
July 3/56.	CFA-83	7	7% of 198	112%
Jan. 1/57.	CFA-83A (Replacing CFA 83)	11	11% of 198	120%

Railways at present are asking for an additional 19% increase. Decision not made. If granted, accumulative overall increase would be 143% of 1948 rates.

Similarly there has been an increase in trucking costs. Loblaw's operates its own fleet of delivery vehicles, but a similar series of increases have taken place which have to be divided into the cost of labour, equipment, gas and diesel fuel oil as well as the attending taxes which have been increased during the period.

Loblaw Company in 1957 paid railways a total of \$2,516,200 in freight charges.

SUPPLEMENTARY INFORMATION

BREAD. The standard Canadian loaf of bread is currently selling in Loblaw stores at 18 cents. Day-old bread is sold at 15 cents against a laid-down cost in the stores of 14.88 cents. Bread not sold after two days is a total loss to the retailer. Bread sales are unpredictable. The weather has a good deal to do with it. On a rainy day the shopping crowds are lighter than other days and somehow or other the Canadian housewife seems to get along with less bread than if the weather is good.

The price of bread is dictated by competitive conditions.

The three cents a loaf gross markup of the retailer does not cover overhead if all of the legitimate charges were included. Bread takes a good deal of space to display and the shelves have to be replenished several times a day. This is in contrast to stocking the shelves with canned goods which are not subject to deterioration.

Chain Stores have been responsible, by the adoption of private label bread, for providing the customer with a 24 oz. loaf which is well below the regular price of similar bread. At present this saving to the customer is 4¢ per loaf in Ontario. Eighteen cents per 24 oz. loaf is the lowest price in North America.

CANDY. Loblaw's operate its own packaging departments. In so doing, packaging costs are kept to a minimum.

In spite of efforts to promote candy consumption, the D.B.S. figures indicate that Canadian per-capita consumption is well below that of the United States and only one-half that of the United Kingdom. (Coincidentally, there is a 10% sales tax on candy in Canada whereas there is no tax in the U.S. or U.K.).

ICE CREAM. Ten years ago, ice cream was considered a luxury dessert and available only in specialty stores and drug stores at high prices. The chain store entry into this field of merchandising has now made ice cream available at prices as low as 25¢ per pint as against 38¢ or 39¢ per pint. The net result is a tremendous increase in the consumption of ice cream in Canada. Not only has this been a great advantage to our customers, but has proved a real boon to the primary producer.

DAIRY DEPARTMENT

Dairy Department operations on Butter, Eggs, Cheese and Fluid Milk products.

Head of the Department is W. C. Miller who has been associated with the Food Industry in Canada more than 25 years. Mr. Miller is at present Chairman of the Dairy and Poultry Section of the Toronto Board of Trade; Chairman of the Canadian Produce Council of Canada, and Chairman of the Dairy Products Division of the Royal Agricultural Winter Fair. The Company considers membership in organizations of this type to be beneficial to the operation of the business. This helps in understanding producers' problems.

On numerous occasions throughout each year there are conferences with the Departments of Agriculture, Agricultural Stabilization Board, etc.

BUTTER OPERATIONS

(a) Marketing

During the past decade there has been little change in the marketing of Butter, due primarily to the fact that support prices were introduced and continue. Practically all of the storage butter is the property of the Federal Government. In this connection various trade groups have recommended recently that the government should consider selling their holdings of Butter at 10¢ per pound less than the prevailing government support price of 64¢.

(b) Packaging

There has been little if any change in the packaging of Butter.

(c) Buying

Buying of Butter performed by Loblaw's is in large part direct from Creameries in Western Canada and Ontario and also through brokers, dealers and co-operatives.

(d) Margins of Profit

Margins of profit have remained reasonably constant. The Federal Government is in complete control of the Butter market when the product is in surplus, as at present. The 1958 carryover of Butter stocks in Canada will be the highest ever.

Based on a 64¢ selling price from the Agricultural Stabilization Board, and a retail selling price of 68¢ to 69¢ the following expenses cover the operations of the Butter Cutting Room.

Wages	\$.393 per cwt.
Packaging	.324
Workmen's Compensation	
Garments, etc.	.015
Laundry	.004
Repairs and	
Maintenance	.010
Fixed Charges —	
Rent, Heat, etc.	.155
	<hr/>
	\$.901 per cwt.

Add to this figure the cost of assembling, shipping, transportation, receiving, refrigerated dairy cases and the cost of refrigeration at store level, and it is quickly evident there is no room for error if losses are to be avoided in the butter business.

(e) **General**

Our Company policy requires that we supply our customers with the highest quality possible at all seasons of the year. To assist in this program we re churn Butter at our Fleet Street Warehouse, for the sole purpose of having uniform quality at all times. The quality factor includes—flavour, colour and salt content. Our salt requirements vary according to our brands.

Sunny Sweet —First Grade	Unsalted
High Park —First Grade	2%
Cherry Valley—First Grade	2½%
Apple Grove —Second Grade	2¾%

Some butter is with a salt content of as much as 3%. We have felt that 2½% salt maximum on first grade butter meets the requirements of the trade in Ontario.

Of all Creamery products, Butter returns the highest percentage of the retail price to the primary producer, as much as 77%. Consumption of Butter in Canada is declining for two main reasons—

- (1) The resale price of Butter under the present support program is too high at 64¢ a pound to the trade.
- (2) A substitute product is available in Ontario at about 4 pounds for \$1.00.

EGGS

(a) **Marketing**

The marketing of Eggs through our organization has grown, requiring a total of 100 people in our Toronto warehouse to assemble, candle, pack and distribute to our stores. Ottawa is supplied by a grading station at Crysler, Ontario. Same applies to practically all of Western Ontario—Windsor and London are supplied from nearby grading stations. Transportation costs are thus reduced.

(b) **Packaging**

Eggs will not lend themselves to a more economical package than the present carton of one dozen.

(c) **Buying**

Buying, or to term it more precisely procurement, is definitely important if

the consumer is to receive a dependable product. We are constantly endeavouring to assist the producer by reminders (sample attached) directing his attention to definite factors which effect the quality of the Eggs he offers for sale. To assist in this matter our Company has followed a policy of paying a premium of 4¢ per dozen for Premium quality Eggs, and this same premium of 4¢ per dozen is charged to the consumer. The procurement situation of Eggs is an immense operation, when it is considered our Company have more than 4,000 on our shipping list, and we receive Eggs from more than 1,000 shippers per week from all parts of the province.

(d) Margins of Profit

Margins or price spread on this commodity are held to a very close figure when all expenses are considered. It is an established fact that a Grading Station requires 6¢ per dozen to operate. In this figure are included—

Wages—which amount to 2¢ to 3¢ per dozen

Cartons—2¾¢ per dozen

Rent, supplies, etc—absorb the balance.

(e) General

Due to the fact that Eggs are somewhat of a seasonal item, in as much as the sizes of Eggs vary from one month to another according to the maturity of the bird each year, the producer requires assistance in the marketing of certain size Eggs to avoid any unfair return. We refer particularly to Grade A Small and Grade A Medium Eggs during July, August and September each year. In this connection stores are instructed to reduce their display area on Grade A Large Eggs which are in short supply, and increase the space allotted to Grade A Small and Grade A Medium. Prices are usually lower in line with production on these particular grades, to encourage consumption and again this year our chain sold Grade A Small Eggs at a price that would permit the consumer to buy two dozen of Grade A Small for the same price as one dozen of Grade A Large. This condition prevailed for a period of two weeks, and we do believe had it not been featured by our organization and others in the industry, that the producer would have had a depressed market for a much longer period of time on these particular grades, resulting in discouragement to the industry.

The Agricultural Stabilization Board has stored Eggs in Canada on the basis of Grade A Large Oiled Eggs. These Eggs are usually released from storage about the first of July and last to the first of October. Our organization has co-operated with the government each year in assisting them to market this surplus accumulation of Eggs. This operation in itself has enabled the consumer to purchase Grade A Large Oil Processed Eggs at a price of 10 to 20¢ per dozen less than the price for Grade A Large fresh Eggs with a minimum adverse effect on the producer, as his production was insufficient to

meet the consumer demand. In this matter of co-operation with the Agricultural Stabilization Board our Company has been complimented for our help.

Our Company was selected as the testing house for the merits and demerits of Storage Eggs packaged in the normal manner, versus packaging in cryovac bags and packaging in pliofilm bags. (The present containers are the most satisfactory.)

CHEESE

(a) Marketing

Marketing of Cheese has changed. Practically all Cheese companies have adopted prepackaging of Cheddar Cheese at a central location, with excellent results. Our Company pioneered this particular field, having started a central cheese cutting department at our Toronto warehouse late in 1949. It is a proved fact that waste and unnecessary breakage have been reduced to an absolute minimum by operating from a central cutting department, versus cutting Cheese at store level. These savings have been passed along to the consumer in each instance.

(b) Packaging

Cheese is being packaged at the Toronto warehouse on a most economical basis. All Cheese is wrapped in cellophane. Quick marketing renders more expensive wrapping unnecessary.

The ordinary wholesaler would cut Cheese today, await the arrival of orders, and the consumer would not have the product until the end of the week. Cryovac and pliofilm offer more shelf life protection but cost might be 10 or 12 cents per pound.

(c) Buying

Cheddar Cheese is purchased on a Cheese Auction Board. This system has been changed somewhat as we have had introduced to the Cheese industry the Ontario Cheese Marketing Board which is sponsored under the Ontario Marketing Scheme. Cheddar Cheese in Ontario and Quebec is being supported by the Federal Government at a 34¢ level. Recently the Ontario Cheese Producers association obtained a Cheese Buying License and are now operating in competition with the trade on paying a price of 35¢ a pound at board level, resulting in the trade having to pay equal to or slightly more. This 1 cent a pound additional appears unnecessary and will eventually have to be absorbed by the consumer, while the producer is not benefiting at all from this 1 cent per pound additional cost.

(d) Margins of Profit

Price of Cheddar Cheese has received attention as to price because most people who are familiar the Cheese market at 35¢ Board level know of Cheese being sold at the retail level of 50 to 80 cents a pound.

With Mild Cheddar Cheese, which is the bulk of the trade, costs are:

F.O.B. Factory cost	35¢ a pound
Transportation, Waxing, etc.	\$.01
Carrying Charges for 90 days	.0112
Trucking from Country points	.0050
Cutting Costs	.0350
Sub-total	.4112
Shrinkage of 5%	.0205
Total	43.17¢ a pound

Considering that this product is retailing over our counters at 49¢ a pound, and requires transportation from the warehouse to the stores, refrigeration at store level and on display, the margin or price spread is very much in line. On more matured types of Cheese such as Medium and Old, the expense figures of course are much higher, due to the longer maturing period requiring additional curing facilities and higher shrinks prevailing according to the age of the Cheese.

(e) **General**

Cheese is of major importance to Agriculture, particularly Ontario and Quebec. This is the cheapest form in which Milk can be stored. Canada is a dairy-surplus country, and it is of utmost importance that Cheese consumption should be encouraged.

FLUID MILK

Sales of Fluid Milk and Cream in Loblaws have more than quadrupled in the last decade. Modern packaging enables Milk and Cream to be sold in paper cartons which allows stores to handle this product with a minimum of expense. In the Toronto area, a quart of milk delivered to the home costs 24 cents in a glass bottle, while the same milk can be bought at store level at 22 cents in a paper carton, and a 2-quart container at 43 cents. A 3-quart jug is at 57 cents, or 19 cents per quart, resulting in a saving to the consumer buying at the store of 5 cents a quart. This differential of pricing has been of great importance to the Fluid Milk industry as a whole; and the use of paper cartons or disposable containers has added to the efficiency of marketing Milk and Cream at store level.

HOME-GROWN PRODUCE

It has always been Loblaw policy to promote the sale of home-grown produce and in this connection the co-operation of the primary producer has been sought and, in most instances, obtained.

POTATOES

One example has been improvement in the New Brunswick potatoes. Loblaw's have been paying a premium price for these potatoes whenever they have been washed and carefully graded. This means that there is less loss after the potatoes have been shipped a long distance and the washing makes sure that the grower is not paying freight on topsoil.

The company also has been able to promote the sale of Russet Burbank potatoes, which are a baking variety. This has eliminated the necessity of handling the imported Idaho baking potato.

PEACHES

In the last season, when there was a heavy crop of excellent Ontario peaches, the company shipped a carload of peaches to Winnipeg to augment supplies there and assure consumers a high quality at a reasonable price.

MUSHROOMS TO PRAIRIES

There are in process at this time (October) experiments in shipping by air express of Ontario-grown mushrooms and spinach to western Canada. At present the bulk of the mushroom and spinach supply in the prairies is imported from the United States.

To promote the efficiency of distribution, all Ontario stores in producing areas buy their fruits and vegetables in season from suppliers in the immediate area.

APPLE STORAGE

Apple storage always has been a problem in Canada. Loblaw's have pioneered in this country methods whereby Canadian apples will remain in good condition for a longer period. A method of storage of Mackintosh apples that was perfected in England and is called "controlled atmosphere storage" is in use by Loblaw's. This method tends to put the apples "to sleep" and when opened at a much later date the flavour of the just-picked apples is retained. This method has been so successful that the season for Ontario Mackintosh apples has been extended from the end of February to the end of May. Lengthening the season for this apple has reduced the necessity for importing top-grade eating apples from the United States.

CORN ON COB

Corn on the cob has been treated successfully and scientifically to retain the flavour that it has immediately after being picked from the stock. Ordinarily picking starts a chemical reaction whereby the sugar content begins to change

to starch. Now hydro-cooled corn retains its freshness by reducing the field heat from 90 degrees to 35 degrees in approximately half an hour.

FRUITS AND VEGETABLES

Loblaws (as well as other chains) start working with the producers each spring to plan to market crops as they become available and to maintain a good supply of seasonable products right into the next winter. In the current year there have been special efforts, and successful efforts, to promote the distribution of cherries, Bartlett pears, prune plums, potatoes, carrots, cauliflower, lettuce and celery.

QUICK MOVEMENT TO CONSUMER

In perishable goods it is of the utmost importance that the least possible time elapses between the farm and the consumer. Loblaws' warehouse never closes. Merchandise harvested one day is delivered that afternoon and evening and distributed to retail stores in the night. Freshness and good appearance are one of the greatest of sales appeals for such crops. The Loblaw distribution system enables the products to be delivered even as much as 500 miles from the point of production.

DIRECT TO WAREHOUSE

Local growers are encouraged to bring their products direct to the company's warehouse. The advantage to the grower is that there are better returns, elimination of selling costs and a reduction in waste.

Growers have been delivering direct to Loblaws' warehouse for more than twenty years. Loblaws believes this is to the advantage of the growers but there is no discrimination against any growers who have a preference for marketing through brokers.

Attention is directed to copy of letter to egg producers and also to the fact that a very recent production of the Department of Poultry Husbandry (O.A.C., Guelph) entitled "Your Contribution to Egg Quality" is being distributed by the company to 2,000 producers.

MEAT AND POULTRY

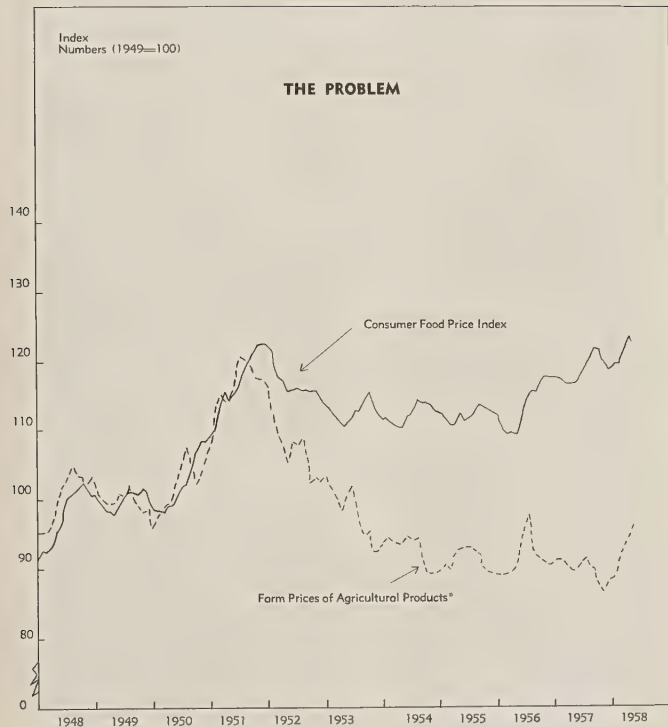
There have been in the last ten years many changes in the handling of meat and poultry. It is believed that these changes have been an improvement and have been for the betterment of producer and consumer. The consumer today has more cash to spend than she had ten years ago, with the result that she requires the poultry and meat used in her household in a more nearly ready-to-use form.

All poultry to-day is sold pre-dressed, as opposed to ten years ago everything was sold Regular or New York Dressed. Loblaws pioneered this type of preparation as we felt that it gave the consumer a product in better condition. There is 15% to 20% waste depending on the type of poultry, in eviscerating over the old Regular Dressed (New York Dressed).

In regard to other meats, the consumer demands more product "table ready", and with a minimum of waste. One example of several is Smoked Fully Cooked Hams, short shank, fully skinned, and defatted. This type of preparation was pioneered by this Company as it was felt that the excess waste being removed at packer level could be used to better advantage than in the home.

The meat business generally is one requiring great skill and necessitates careful distribution to meet the different demands in different areas. Generally speaking, people of the middle-income group who are not white-collar workers are greater meat eaters than others. In times of prosperity such as have been experienced in the last ten years, the more expensive cuts of meat have been in greater demand. The result has been an effort to build up in advance a greater stock of hindquarters.

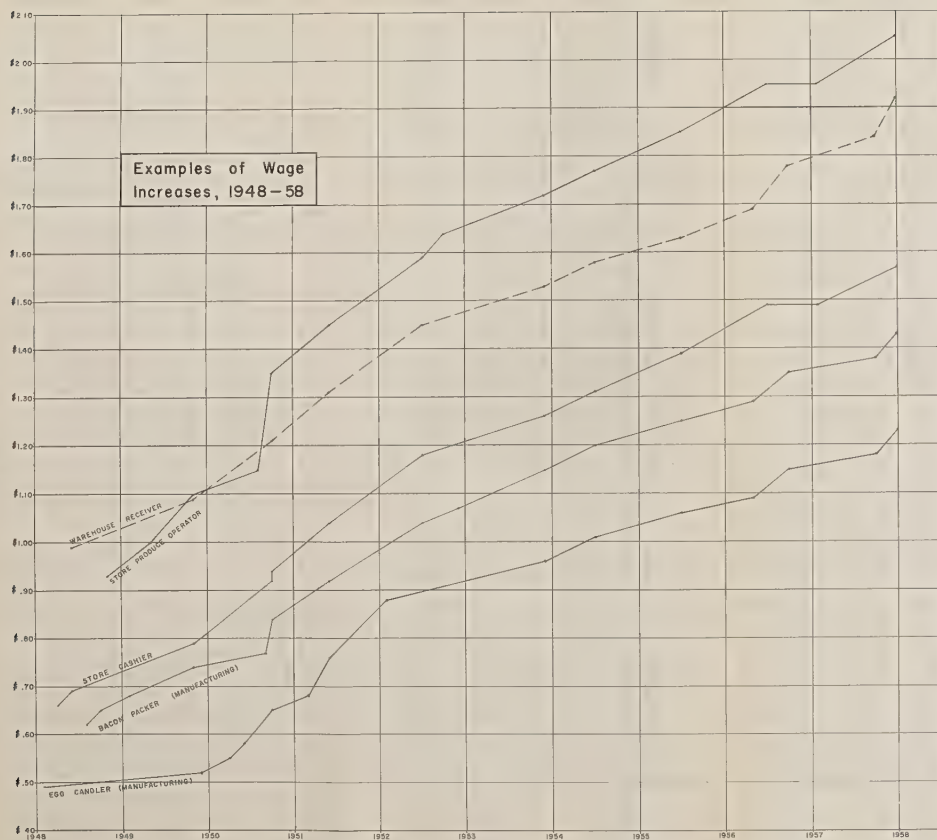
Loblaws handle only frozen fish.



*Base shifted from 1935-1939 by Recalculation

Copy of Prices Graph Distributed by Royal Commission

WAGE RATES PER HOUR



CASE HISTORIES OF HOURLY WAGE RATES IN FIVE TYPICAL OCCUPATIONS 1948 — 1958

RECEIVER—WAREHOUSE

1948	May	\$.99
1949	Oct.	1.09
1950	Sept.	1.21
1951	May	1.31
1952	June	1.45
1953	Nov.	1.53
1954	June	1.58
1955	June	1.63
1956	Apr.	1.69
1957	Sept.	1.78
1957	Sept.	1.84

Estimate 1958 increase as 8¢—\$1.92
Increase of 1948-1958 rate per hour—93¢
Taking 1948 rate as base of 100, increase to 1958—94%
If fringe benefits added at 33.2¢ per hour—1958 true rate would be—\$2.252 per hour

CASHIERS—STORES

1948	March	\$.66
1949	May	.69
1949	Oct.	.70
1950	Sept.	.80
1951	Sept.	.84
1951	May	1.04
1953	June	1.16
1953	Nov.	1.28
1954	June	1.31
1955	June	1.39
1956	June	1.49
1957	Jan.	1.49

Estimate 1958 increases to be 84¢—\$1.57
Increase from 1948 to 1958—91¢ per hour
Taking 1948 rate as base of 100, increase—138%
If fringe benefits of 33.2¢ per hour were added—1958 would be \$1.902

PRODUCE OPERATOR—STORES

1948	Oct.	\$.93
1949	Apr.	1.00
1950	Oct.	1.10
1950	July	1.15
1951	Sept.	1.35
1951	May	1.45
1952	June	1.59
1953	Sept.	1.64
1953	Nov.	1.72
1954	June	1.77
1955	June	1.85
1956	June	1.85
1957	Jan.	1.95

Estimate increase for 1958 to be 10¢ per hour—\$2.05
Increase from 1948 to 1958—\$1.12 per hour
Taking 1948 rate as base of 100, increase—120%
If fringe benefits of 33.2¢ per hour included—1958 rate would be \$2.382 per hour

EGG CANDLER—MANUFACTURING

1948		\$.49
1949	Nov.	.52
1950	Mar.	.55
1950	May	.58
1951	Sept.	.65
1951	Feb.	.68
1951	May	.76
1952	Jan.	.88
1953	Nov.	.96
1954	June	1.01
1955	June	1.06
1956	Apr.	1.09
1957	Sept.	1.15
1957	Sept.	1.18

Estimate 1958 increase as 5¢ per hour—\$1.23
Increase of 1948-1958 wages—74¢
If 1948 base ret as 100, increase—151%
If fringe benefits of 33.2¢ per hour added, 1958 rate is \$1.562

BACON PACKER—MANUFACTURING

1948	July	\$.62
1949	Sept.	.65
1949	Jan.	.68
1949	Oct.	.74
1950	Aug.	.77
1950	Sept.	.84
1951	May	.92
1952	June	1.04
1953	Nov.	1.07
1953	Nov.	1.15
1954	June	1.20
1955	June	1.25
1956	Apr.	1.29
1957	Sept.	1.35
1957	Sept.	1.38

Estimate 1958 increase as 5¢—\$1.43
Increase basing 1948 rate at 100—131%
If fringe benefits of 33.2¢ per hour added then the total rate per hour \$1.762

APPLE WEEK

LOBLAWS

MINTOSH REDS 53¢

Now is the time to preserve ONTARIO'S FINEST FRUITS

BARTLETT PEARS 65¢
PRUNE PLUMS 55¢

THE 1 CUP TOP QUALITY ONTARIO'S FINEST FRUIT

SAVE ON ONTARIO FRUITS & VEGETABLES

THE 1 CUP TOP QUALITY ONTARIO'S FINEST FRUIT

PRUNE PLUMS 59¢
GREEN BEANS 2-35¢
CORN-ON-THE-COB 39¢
CELERY STALKS 2-19¢
SPANISH ONIONS 3-19¢

SAVE ON ONTARIO FRUITS & VEGETABLES

LOBLAWS

ONTARIO SALAD WEEK

SAVE ON MEATS

FREE! 1/2 POUND 1/2 TON

ITS ONTARIO PEACH TIME! 65¢

GOLDEN JUBILEE PEACHES

FRUIT BASKET 65¢

NOW IN SEASON! ONTARIO GROWN

JUBILEE PEACHES

EXCELLENT FOR HAND EATING, DESSERTS, CANNING

SERVE THEM UP AT ATTRACTIVELY PRICED

Save on Garden Fresh FRUITS & VEGETABLES

ONLY ONTARIO GROWN CELERY 1/2 WEEK OLD

Celery Stalks 2-25¢
Celery Hearts 1-19¢

LOBLAWS

Food of Quality

Ego's Delicias ONTARIO GROWN PEACHES

JUBILEE PEACHES 83¢
RED GRAPES 2-19¢
HONEY DEW MELONS 1-19¢
SPANISH ONIONS 3-23¢

FREE PORTLAND CEMENT

DON'T FORGET THE CHILDREN! SHELL-OUT WITH APPLES!

ONTARIO GROWN FANCY GRADE SNOW APPLES 35¢ 5 POUNDS 19¢

FOR BAKERS TRY TO BUY BAKES AT THESE LOW PRICES! \$1.39

SAVE ON ONTARIO FRUITS & VEGETABLES

SHELL OUT WITH APPLES

SNOW APPLES 39¢
McINTOSH APPLES 33¢
CAULIFLOWER 1-19¢
Bartlett PEARS 2-23¢
RUTABAGAS 1-19¢

SEASONAL SUGGESTIONS TO EGG PRODUCERS



Dear Shippers:

During the summer months we must expect higher temperatures to have an injurious effect on the quality of eggs and subsequently a definite bearing on the grade results. Government statistics show Grade "A" eggs held at a temperature of 80°F. for six days, will deteriorate to Grade "C" quality, because of weak, flattened yolks improperly centered and weak, watery albumen. To minimize the resultant losses, we therefore urge, that as far as possible, you observe the following recommendations concerning the production and care of eggs, some of which are taken from a circular issued by the Marketing Service, Department of Agriculture:

- (1) Provide wholesome feed, as recommended by the Agricultural Colleges, including oyster shells and fresh water in clean vessels.
- (2) Produce infertile market eggs by removing all males, at least during the summer months.
- (3) Provide one nest and clean nesting material for each five layers, in a clean house.
- (4) Do not allow broody hens to sit on newly laid eggs.
- (5) Gather eggs at least twice daily and allow them to stand in a well ventilated bucket or wire basket in a cool place, until the animal heat has disappeared, before casing them.
- (6) Do not wash eggs.
- (7) Avoid use of excessive quantities of green goods, as this affects yolk color.
- (8) Store in a cool place and ship regularly, as frequently as possible.

Your co-operation will enable us to give you the best possible grade according to Government Standards. IT WILL ALSO MAKE POSSIBLE OUR SUPPLYING OUR CUSTOMERS WITH EGGS OF UNIFORMLY GOOD QUALITY. THIS CREATES STRAIGHT CONSUMER DEMAND, WHICH IS SO IMPORTANT TO EVERY EGG PRODUCER.

Yours very truly,
LOBLAW GROCETERIAS CO. LIMITED

Wm. C. Miller
Wm. C. Miller
Manager, Dairy Department

WCM:JN

LOBLAW GROCETERIAS CO. LIMITED

CO-OPERATION WITH GOVERNMENT AGENCIES



AGRICULTURAL PRICES SUPPORT BOARD

417 Confederation Building,
Ottawa, Ontario,
September 28, 1955.

Mr. Wm. C. Miller,
Manager,
Dairy Department,
Loblaws Groceries Co. Limited,
Toronto, Ontario.

Dear Mr. Miller:-

I have just received a copy of the Annual Report of Loblaws and wish to thank you very kindly for sending this to me.

I would also like to take this opportunity of expressing my appreciation of the assistance that you have given this Board and the producers in Canada, through the handling of such substantial quantities of butter and eggs. I feel that you have done a good job in this connection, and that it is only fair that we should let you know we think so.

With kindest personal regards,

Yours sincerely,

A. M. Shaw
Chairman.

AGRICULTURAL PRICES SUPPORT BOARD REQUESTS YOU TO MEET WITH THEM ON TUESDAY AT TEN AM APRIL 26 AT THE POULTRY DIVISION ROOM 925 POSTAL STATION Q BUILDING 25 ST CLAIR AVENUE EAST TORONTO FOR THE PURPOSE OF CONSIDERING METHODS OF DEALING WITH PRESENT STOCKS OF BUTTER

A M SHAW CHAIRMAN AGRICULTURAL PRICES SUPPORT BOARD

NATIONAL
TELEGRAPHS

